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Fax**BEST AVAILABLE COPY**

To: Examiner Stefanos Karmis	Re: 09/669,196 Response to Noncompliance
Firm: United States Patent and Trademark Office	Date / Time: December 7, 2006
Street Address:	Phone: (571) 272-6744
City, State Zip: Alexandria, VA 22313-1450	Fax: (571) 273-8300
cc:	No. of Pages: 19 (including cover)

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I hereby certify that this correspondence is being filed by facsimile
and is addressed to Box: No Fee Amendment, Commissioner of Patents,
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,801)

PATENT

Paper No.

File: Carr-P2-00

BEST AVAILABLE COPY**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	KARMIS, Stefanos.

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the
following:

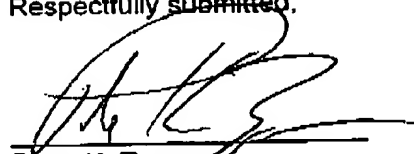
1. Response to Notice of Non-Complaint Amendment; and
2. Corrected Amendment and Response to Restriction Requirement.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby
authorized to charge any fees associated with the above-identified patent application or credit any
overcharges to Deposit Account No. 50-0235.

Ser. No. 09/669,196
Atty. Ref. Carr-P2-00
Art Unit 3624

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: December 7, 2006

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